

**CERTIFICATE OF NON-REFERRAL**

Loan Number: 047-332935-7

Date: MARCH 30TH, 2007

Borrower Name: PERRY GOERNER

EX. 20

Property Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

You have applied to refinance one or more existing liens, or for a second lien, on your primary residence with  
KENSINGTON FINANCIAL SVCS LLC

In conjunction with your application for a loan, please complete and sign this Certification. A postage-paid return envelope has been provided for your convenience. Receipt of this form is required before HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) can proceed with your loan application.

The undersigned hereby certifies to  
HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
and any holder of the loan:

**1. The purpose of the loan is (check one or more):**

☐ Home Improvements      ☐ Debt Consolidation      ☐ Investment Opportunity  
☐ Home Purchase      ☐ Personal Expenses (College Tuition, Medical Expenses, etc.)

Other - Describe: \_\_\_\_\_

**2. I/We contacted the Broker as a result of (check one or more):**

☐ Seeing or hearing the Broker's advertisements      ☐ Visiting the Broker's website  
☐ Obtaining loans from the Broker in the past      ☐ Personal referral by friend or family member  
☐ Referral by Home Improvement Contractor  
☐ Other - Describe: \_\_\_\_\_

By signing this Certification, I/We swear that the above statements are true.

Borrower PERRY GOERNER

Date

Borrower

Date

Borrower

Date

Borrower

Date

**WHEN COMPLETED AND SIGNED, RETURN THIS FORM IN THE  
ENCLOSED POSTAGE-PAID ENVELOPE**

**CERTIFICATE OF  
WIRE TRANSFER INFORMATION**

RE: LOAN NUMBER: 047-332935-7 BORROWERS NAME: PERRY GOERNER

REPETITIVE WIRE CODE NUMBER: (for Lender use only) \_\_\_\_\_

BENEFICIARY OF FUNDS: \_\_\_\_\_

ORDER NUMBER: 71034CPN

ESCROW NUMBER: 71034CPN

**ADDITIONAL INSTRUCTIONS:** \_\_\_\_\_

FOR FURTHER CREDIT: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

**BANK INFORMATION:**

BANK NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ABA/ROUTING NUMBER: \_\_\_\_\_

SPECIAL INSTRUCTIONS: \_\_\_\_\_

I CERTIFY THE ABOVE INFORMATION IS CORRECT AND WE REQUEST YOU FUND BY WIRE  
TRANSFER AS DETAILED ABOVE.

BY: \_\_\_\_\_, ESCROW OFFICER/TITLE OFFICER  
(MUST BE SIGNED)

Note: If attaching separate wire instructions to this sheet, please place on  
letterhead from your company or supply an authorized signature.

**\*\*\*WE WILL WIRE FUNDS ONLY TO TITLE COMPANIES AND NOT TO INDEPENDENT ESCROW AGENTS\*\*\***

Exhibit 30 Pg 3 of 25  
**CLOSED LOAN TRANSMITTAL**

**Homecomings Financial**  
**One Meridian Crossing, Ste. 100**  
**Minneapolis MN 55423**  
**888 368-3686**

**Borrower: PERRY GOERNER**  
**Loan #: 047-332935-7**

**From: CRESCENT LAKE SETTLEMENT**  
**585 STEWART AVE. SUITE 505**  
**GARDEN CITY, NY 11530**

**Your File Number: 71034CPN**  
**Your Phone Number: 516-222-2017**  
**Your Fax Number: 516-222-2315**

Closed loan package is to be returned to HFN at the above address within 48 hours of disbursement.

**Do not use regular mail.** This transmittal form must be completed and must accompany the executed loan package when returned to HFN. Please stack the documents in the order below and include specifically the original and number of copies and/or certified copies specified below. Indicate all documents being returned with an "X" on the appropriate line below.

The following documents are to be signed and returned with the closed package:

Sent	Returned	
( ) ( )	( )	HUD-1 Settlement Statement
( X ) ( )	( )	Real Estate Tax Certification
( X ) ( )	( )	First Payment Letter
( X ) ( )	( )	Note/Addendum to Note
( X ) ( )	( )	Mortgage/Deed of Trust & Riders
( ) ( )	( )	Corporate Assignment of Mortgages
( ) ( )	( )	Master Insurance (Condo/PUD)
( ) ( )	( )	Hazard/Windstorm Insurance/Paid Receipt
( ) ( )	( )	Flood Insurance/Paid Receipt
( X ) ( )	( )	Lender's Closing Instructions
( ) ( )	( )	Warranty Deed
( X ) ( )	( )	Truth in Lending
( X ) ( )	( )	Affidavit of Occupancy
( X ) ( )	( )	W-9's
( X ) ( )	( )	Opportunity to Rescind
( X ) ( )	( )	Document Agreement
( X ) ( )	( )	Notice to Borrower (Flood)
( ) ( )	( )	Escrow Waiver
( ) ( )	( )	Anti-Coercion
( X ) ( )	( )	Borrower(s) Authorization & Certification
( ) ( )	( )	Power of Attorney
( ) ( )	( )	Residential Loan Application (1003)
( X ) ( )	( )	Same Name Affidavit(s)/Legal Signature Cert
( ) ( )	( )	1040's - Original Signature
( ) ( )	( )	Survey/Affidavit
( ) ( )	( )	Form 4506
( ) ( )	( )	Title Commitment
( X ) ( )	( )	Disclosure(s) - Program & Servicing
( ) ( )	( )	Appraisal Disclosure
( ) ( )	( )	
( ) ( )	( )	
( ) ( )	( )	
( ) ( )	( )	
( ) ( )	( )	

Original + 1 certified copy  
 Original + 1 copy  
 Original + 1 certified copy  
 Original + 1 certified copy  
 2 certified copies  
 2 certified copies (seal legible)  
 Original + 1 copy  
 Original + 1 copy  
 Original + 1 copy  
 Signed Original + 1 copy  
 1 certified copy  
 Original  
 Original  
 Original  
 Original  
 Original + 1 copy  
 Original + 1 copy  
 Original  
 Original  
 2 Certified copies  
 Original + 1 certified copy  
 Original + 1 copy  
 Original copy signed  
 2 Originals, sealed  
 Original  
 Original & Endorsement (must be signed)  
 Original  
 Original

## Exhibit 30 Pg 4 of 25

Date: 03/30/2007

**Loan Number:** 047-332935-7

**Case Number:**

Service's Name and Address:  
HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
LIMITED LIABILITY COMPANY  
9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

LIMITED LIABILITY COMPANY

9 SYLVAN WAY, SUITE 100

PARSIPPANY, NJ 07054

**Toll Free Number: 973-829-1100**

Borrowers: PERRY GOERNER

Property Address:

12 WANTAGE SCHOOL ROAD

SUSSEX, NJ 07461

**Mailing Address:**

12 WANTAGE SCHOOL ROAD

SUSSEX, NJ 07461

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

[illegible]

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE  
END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 1,110.18

☒ Your monthly mortgage payment for the coming year will be \$ 2810.06 of which \$ 2,254.97 will be for principal and interest and \$ 555.09 will go into your escrow account.

☐ Your first mortgage payment for the coming year will be \$ \_\_\_\_\_ of which \$ \_\_\_\_\_ will be for principal and interest and \$ \_\_\_\_\_ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.



Lender: HOMECOMINGS FINANCIAL, LLC (FKA: HOMECOMINGS FINANCIAL NETWORK, INC.)  
9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054  
Phone: 973-829-1100  
To: CRESCENT LAKE SETTLEMENT  
585 STEWART AVE, SUITE 505  
GARDEN CITY, NY 11530  
Phone: 516-222-2017 Fax: 516-222-2315  
Attn: MICHAEL  
Re: Borrowers(s): PERRY GOERNER

Filed 07/31/13 Entered 08/08/13 13:33:43  
Exhibit 30 Pg 5 of 25  
Closing/Disbursement Date: APRIL 4, 2007  
Lock Expiration Date: APRIL 16, 2007  
Loan No.: 047-332935-7  
App. No.:  
Order No.: 71034CPN  
Escrow/File No.: 71034CPN  
Funder Name: April Mounce-Cortez  
Phone No.: 973 829-1100  
Fax No.: (973) 829-1900  
APN #1: BLOCK: 43 LOT: 7.18  
APN #2:  
Broker Name: KENSINGTON FINANCIAL SVCS  
LLC  
Broker Phone: 201-818-6767

Property Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

### SPECIFIC CLOSING INSTRUCTIONS

The HUD-1 must be faxed to April Mounce-Cortez  
at prior to scheduled closing for review and approval.  
Refer to Page 2 for listing of documents to be faxed prior to disbursement.

### LOAN TERMS:

Loan Amount: \$ 322,500.00 Refinance with Cash Out  
Sales Price: \$ N/A  
Interest Rate: 7.5000%  
Monthly P&I: \$ 2,254.97 Property Type: SFR  
First Payment Date: MAY 1, 2007 Last Payment Date: APRIL 1, 2037

### FEES AND COSTS (List Fees on line of HUD-1 as indicated below):

ITEM	TOTAL	POC
* Fee is not deducted from the wire amount. At closing, collect from the borrower and disburse directly to broker.		
**Fee is not deducted from the wire amount; this fee will be paid by the lender to a third party vendor outside of closing.		
Broker Fee from HF to Broker:		\$ 3,695.85
<i>(show as POC on HUD-1; use exact language; amount will be included in wire amount)</i>		
801 ORIGINATION FEE TO LENDER:	\$	
802 DISCOUNT FEE TO LENDER:	\$	
817 BUYDOWN:		
* 808 BROKER 0.8750% ORIG /0 % DISCOUNT	2,821.88	
* 803 APPRAISAL FEE TO BROKER	275.00	275.00
804 CREDIT REPORT FEE TO BROKER		
805 LENDER INSPECTION FEE		
810 COMMITMENT FEE TO HF	665.00	
* 811 BROKER APPLICATION FEE TO BROKER	450.00	
812		
813		
814		
815		
816		
902		
** Flood Cert fee paid to First American Flood Data Services to be shown as POC		6.00
** Tax Service fee paid to First American Real Estate Tax Vendor to be shown as POC		60.00

### PER DIEM INTEREST:

From: 04/04/2007 To: 04/01/2007  
-3 days at \$ 66.2671 per day 901 Subtotal of Per Diem Interest: \$ -198.80

### IMPOUNDS/ESCROWS:

Impound/Escrows will be net-funded from the loan proceeds.

1001 Hazard Insurance	9	month(s) at	56.00	per month = \$	504.00
1002 Mortgage Insurance		month(s) at		per month = \$	
1003 City Taxes		month(s) at		per month = \$	
1004 County Taxes	2	month(s) at	499.09	per month = \$	998.18
1005 Annual Assessment		month(s) at		per month = \$	
1006 Flood Insurance		month(s) at		per month = \$	
1007		month(s) at		per month = \$	
1008		month(s) at		per month = \$	
1009 Aggregate Escrow Adjustment				= \$	-611.09

Impound Subtotal: \$ 891.09

Net Wire Amount

\$ 324,838.56

The borrower(s) are only to be charged fees at closing which are disclosed (in break out form) on the HUD-1 Settlement Statement.

IF YOU ARE MADE AWARE THAT THIS LOAN WILL NOT BE CLOSING, IMMEDIATELY NOTIFY  
HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
FOR THE CANCELLATION OF FUNDS.

**PAYOFF CONDITIONS:**

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs  
on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:

- M120 - The following debts are to be paid through escrow:  
ASC \$178,394.14 WACHOVIA \$46,310.08

**ADDITIONAL CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:**

- CLS1 - NO COURIER OR WIRE FEES ON HUD.  
YSP CANNOT APPEAR ON HUD. MUST BE SHOWN AS BROKER FEE FROM HF TO BROKER.  
TAXES TO BE PAID AT CLOSING OR AS POC ON HUD. (2nd QTR. 05-01-2007)  
CLS2 - PLEASE PUT FAX, COURIER, WIRE, COPY, E-DOC, E-MAIL, AND FAX FEES AS  
"MISC. OFFICE FEES".  
CLS3 - FAX PRE-LIM HUD PRIOR TO CLOSING WITH COVERSHEET.  
\*\*\* CRITICAL DOCS MUST BE FAXED AFTER CLOSING. \*\*\*  
CLS4 - JUDGEMENTS AND LIENS MUST BE FAXED AFTER CLOSING.  
CLSA - CLOSING AGENT - Please ensure legal description and any riders are attached to  
and recorded with Security Instrument and returned with certified copies.  
Q300 - Initial 1003 signed and dated. Effective with all applications dated on or  
after January 1, 2006, brokers are required to use FNMA 1003 with a revision  
date of July 2005. All previous 1003 forms are obsolete.  
Q301 - Final typed 1003-Broker to provide at closing-Borrower to sign all pages. Loan  
amt & int rate must match final approval & rate lock. Effective 01/01/06 1003  
revised 07/05 required. Borrowers to sign top of page 1 if joint credit.  
Q726 - Closing Agent to separate FACTA disclosures and distribute to the appropriate  
borrower(s).

**LOAN DOCUMENTS:**

Deliver one (1) copy of all loan documents to the borrower(s); deliver one (1) copy of the Federal Truth-in-Lending  
Disclosure Statement to each borrower. The following documents must be faxed to April Mounce-Cortez  
at (973) 829-1900 for review prior

to disbursement:

- |  |   |
|--|---|
| ( X ) Note   | ( X ) Rescission Notice / Notice of Right to Cancel                       |
| ( X ) DOT/Mortgage (1st, signature/notary pgs. & riders) | ( X ) Hazard Insurance Policy/Binder showing correct mortgagee<br>address |
| ( X ) HUD-1  | ( ) Note Allonge to HFN   |
| ( X ) Final TIL Disclosure (signed)                      | ( ) Assignment  |
| ( )  | ( )   |
| ( )  |   |
| ( )  |   |
| ( )  |   |
| ( )  |   |

**FUNDING NUMBER:** \_\_\_\_\_

For table-funded loans, the funding number assigned by HOMECOMINGS FINANCIAL, LLC (F/K/A  
HOMECOMINGS FINANCIAL NETWORK, INC.) must be written above. These instructions must be  
returned in the closing package. Failure to comply with these instructions may result in funds being withdrawn, even  
after disbursement.

**HAZARD INSURANCE:**

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the  
Property is located in a special flood hazard area. Policies which exclude (in whole or in part) for loss caused by  
windstorm, hail, explosions, riots, civil disturbances, aircraft, vehicles and smoke damage, will only be acceptable  
when accompanied by a separate policy or endorsement which provides adequate coverage.
2. Dwelling coverage requirements - refer to Insurance Requirements form included with documents.
3. Loss payee/mortgagee clause to read:  
Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.)  
its successors and/or assigns  
P.O. Box 100585  
Florence, SC 29501-0585

The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur, documents may need to be re-drawn and re-signed. Any changes to HFN-approved HUD-1 require written re-approval from HFN.

Closing Agent Fee Disclosed \$ 1,900.00 . If this amount is higher, you must contact:  
April Mounce-Cortez  
at 973 829-1100 prior to disbursement for corrected disclosures.

**CLOSED LOAN TRANSMITTAL:**

All original documents, with the exception of those to be recorded (Security Instrument, Riders, Assignment(s), Grant Deed, Quit Claim Deed, Power of Attorney, etc.) must be express mailed or hand-delivered within 48 hours of disbursement to:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
One Meridian Crossing, Ste. 100  
Minneapolis MN 55423

ATTN: Post-Closing Department Mail Code 03-06-40

Please return certified copies of those documents that are to be recorded.

All recorded documents and the final Title Policy must be forwarded within 30 days of disbursement to:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
One Meridian Crossing, Ste. 100  
Minneapolis MN 55423

ATTN: Final Docs Department Mail Code 03-06-35

An original Certified County Copy (document certified by the county recorder) may be sent as an alternative to the original if the county takes longer than 30 days to return recorded documents.

If recorded documents are to be returned with the closing package, please place recorded documents in a separate envelope and firmly attach to the top of the closing package.

We are actively engaged in the secondary marketing of our loans. Failure to forward the loan closing documents and to meet other requirements herein within 48 hours of disbursement, or as otherwise specifically set forth herein, may result in damage to us. Your willingness to undertake settlement constitutes your agreement to compensate us for all costs and damages, including recording fees and attorney's fees we may suffer as a result of your failure to comply fully with the requirements herein in a timely manner.

You are authorized to proceed with the loan closing ONLY when you have in your possession all items specified in the Specific Loan Closing Instructions and you are in a position to deliver all documents specified in these instructions EXCEPT the original mortgage/deed of trust, riders and assignment(s) attached thereunto and the final title policy to this office within 48 hours of disbursement. If any documents are altered or you are unable to comply with these instructions in any way, or; if you become aware that any of the representations made by this borrower(s) are untrue, you must immediately notify HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) and may not close this loan without their expressed written consent.

**TITLE INSURANCE REQUIREMENTS:**

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN FIRST LIEN POSITION PRIOR TO THE LOAN APPROVAL  
EXPIRATION DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY

2. Vesting to read:  
PERRY GOERNER

3. ALTA Title Insurance Policy must insure: Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender, its successors and assigns. (Policy to reflect Lender's name as shown in the security instrument.)

4. ALTA/CLTA/TLTA Title Policy required on all first mortgages, all second mortgages greater than \$100,000 and all second mortgages recording in first lien position. A limited coverage policy is acceptable on second mortgage loans recorded in second position provided the loan amount is \$100,000 or less. All Title Policies must contain the following endorsements (or their equivalents):

- ° ALTA 8.1/LTAA 3R/PA 900/T-36 Environmental
- ° ALTA 9.0/CLTA 100/PA 100 and PA 300/CLTA100.29/T-19, Restrictions, Encroachments, Minerals
- ° ALTA 4/CLTA 100.13, 115 and 116.2/TIRSA 4/PA 800/NM 50/T-28, Condominium, if property is a condo
- ° ALTA 5/CLTA 100.13 and 115.2/TIRSA 5.1/PA 801/NM 50/T-17, Planned Unit Development, if property is a PUD
- ° ALTA 7/T-31, Manufactured Housing Unit, if property is a manufactured home
- ° ALTA 6 or 6.1/CLTA 111.5/PA 710/T-33, Variable Rate Mortgage, if loan is an ARM
- ° ALTA 6.2/CLTA 111.8/TIRSA 6.2/PA 710-6.2/T-33.1, Variable Rate Mortgage - Negative Amortization, if loan has a negative amortization feature
- ° CLTA 116 if property state is California
- ° CLTA 111.9 if property state is California and loan has a balloon feature
- ° NM 11 if property state is New Mexico and property is single family residence
- ° NM 50 if property state is New Mexico and property is a multi-unit

Special note for single-family residences in New York State: In addition to obtaining a NYS Form 11 Multi-purpose Endorsement, delete exceptions B-2 (easements), B-3 (encroachments), and B-7 (unpatented mining claims). B-2 and B-3 can be deleted by providing a survey that shows boundary lines and property improvements.

Notice to Closing Agent: All non-standard endorsements that apply to this loan transaction must also be added to the final title insurance policy.

5. ALTA/CLTA/TLTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters with the exception of the following:

- (i) The lien of our loan in the amount of \$322,500.00, or in the amount of the maximum negative amortization allowable on the lien (110% for negative amortization loans in New York State, or 115% for negative amortization loans in any other state), on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument;

All judgments and liens must be paid off, subordinated or insured over. Homecomings Financial will not question title on the grounds that title is subject to the following exceptions:

- Customary public utility subsurface easements, the location of which are fixed and can be verified, providing that the exercise of rights of easement will not interfere with the use and enjoyment of any present improvements on the Mortgaged Premises or proposed improvements upon which the appraisal or Loan is based.
- Above-Surface public utility easements that extend along one or more property lines for distribution purposes or along the rear property line for drainage, as long as they do not extend more than 12 feet from the property lines and do not interfere with any of the buildings or improvements or with the use of the Mortgaged Premises itself.
- Any encroachment on an easement for public utilities by a garage or any other improvement, except those improvements that are attached to, or are a portion of the main dwelling structure, provided this encroachment does not interfere with the use of the easement or exercise of rights or repair and maintenance.
- Cost, minimum dwelling size, use, building materials or setback restrictions as long as their violation will not result in the forfeiture or reversion of the title or lien of any kind for damages, or have an adverse affect on the fair market Value of the Mortgaged Premises.
- Mutual easement agreements that establish joint driveways or party walls constructed on the Mortgaged Premises and on an adjoining property, as long as all future owners have unlimited and unrestricted use of them.
- Encroachments of one foot or less on adjoining property by eaves or other overhanging projections or by driveways, as long as there is at least a ten foot clearance between the buildings on the Mortgaged Premises and the property affected by the encroachments.
- Encroachments on the Mortgaged Premises by improvements on adjoining property where these encroachments extend one foot or less over the property line of the Mortgaged Premises, have a total area of 50 square feet or less, do not touch any buildings and do not interfere with the use of any improvements on the Mortgaged Premises or the use of the Mortgaged Premises not occupied by improvements.
- Encroachments on adjoining properties by hedges or removable fences.
- Outstanding oil, water or mineral rights customarily waived by other lenders are acceptable, as long as they will not result in damage to the Mortgaged Premises or impair its use for residential purposes.
- Liens for real estate or ad valorem taxes and assessments not yet due and payable.

#### **SECONDARY FINANCING:**

Secondary financing in the amount of \$ 0.00 has been approved.

#### **GENERAL CLOSING INSTRUCTIONS**

Do not close or fund this loan unless ALL conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration of this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

#### **EXECUTION OF DOCUMENTS:**

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing.
2. Any correction or change to loan documents must be approved in writing by us in advance. No whiteout permitted. Approved deletions should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
3. All Powers of Attorney must be specific and must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

#### **RESCISSION:**

1. If the transaction is subject to rescission, provide each Borrower and each person having any ownership interest in the security property (borrowing and non-borrowing parties) with two (2) copies each of the completed Notice of Right to



Cancel and one (1) copy each of the Truth-in-Lending Statement must be executed by all borrowers and the Notice of Right to Cancel must be properly completed (including all dates) and each Borrower and person given a Notice of Right to Cancel must execute an acknowledgement of receipt prior to copies being distributed. Your failure to properly complete and provide the Notice of Right to Cancel and Truth-in-Lending forms to each person entitled to receive the forms will delay this closing.

2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent. There are no exceptions to this policy.
3. If any Borrower or other person having an ownership interest in the Security Property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

**SURVEYS:**

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description lot size and street must agree with the appraisal and closing documents.

**ADDITIONAL INFORMATION:**

If for any reason this loan does not close within 24 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
9 Sylvan Way, Suite 310  
Parsippany, NJ 07054

Closing agent to notify the lender in writing prior to closing the loan if title to the subject property has changed hands within the past 180 days. Closing agent to notify lender if the agent has knowledge of previous, concurrent, or subsequent transactions involving the borrower(s) or subject property.

**If you have any questions regarding any of these instructions, please contact:**

April Mounce-Cortez  
at 973 829-1100 , Ext.

**ACKNOWLEDGED:**

\_\_\_\_\_  
Settlement Agent

\_\_\_\_\_  
Date

## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

### Lender

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054  
973-829-1100

### Consumer Reporting Agency Contact Information

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
(800) 685-1111

**Trans Union**  
P.O. Box 1000  
Chester, PA 19022  
(800) 888-4213

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
(888) 397-3742

Fold Line

### Your Credit Score Information Summary

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range
687	Equifax	02/27/2007	Beacon 5.0	300-850

#### Key Factors Affecting Score

- (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (41) Too many inquiries last 12 months
- (6 ) Too many consumer finance company accounts
- ( )

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range
682	Experian	02/27/2007	FICO II	360-840

#### Key Factors Affecting Score

- (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (10) Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
- (20) Time since derogatory public record or collection is too short
- (\* ) Number of Inquiries Adversely Affected the Score

Fold Line

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range
693	TransUnion	02/27/2007	FICO Classic 98	336-843

#### Key Factors Affecting Score

- (38) Serious delinquency, and public record or collection filed
- (18) Number of accounts with delinquency
- (10) Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
- (2 ) Level of delinquency on accounts
- (\* ) Number of Inquiries Adversely Affected the Score

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range

#### Key Factors Affecting Score

- ( )
- ( )
- ( )
- ( )
- ( )

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range

#### Key Factors Affecting Score

- ( )
- ( )
- ( )
- ( )
- ( )

Your Credit Score	Provided By	Credit Score Date	Scoring Model Used	Possible Score Range

#### Key Factors Affecting Score

- ( )
- ( )
- ( )
- ( )
- ( )

**Loan Number**

MFC08877 (08/2006)  
047-332935-7

## INSURANCE REQUIREMENTS

Borrower: PERRY GOERNER

Borrower:

Borrower:

Property Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

Borrower:

Borrower:

Borrower:

### COVERAGE

Insurance coverage must equal the lesser of:

- ° 100% of the Insurable Value of the improvements as established by the property insurer; OR
- ° The unpaid principal amount of the first mortgage and, if applicable, the second mortgage loan amount as long as it equals the minimum amount (80% of the Insurable Value of the improvements as established by the property insurer) required to compensate for damage or loss computed on a replacement cost basis.

Policies that exclude coverage (in whole or in part) for loss caused by windstorm, hurricane, hail damage, or any other peril that is normally included under a standard extended coverage endorsement will only be acceptable when accompanied by a separate policy or endorsement which provides adequate coverage.

Unless state law requires a higher deductible, hazard and wind loss deductibles up to 5% of the face amount of the insurance policy are acceptable for all property types.

### LENDER ENDORSEMENT

Policy must contain extended coverage (special form HO-3 or HO-5) and 438BFUNS or 438BFU endorsement to:

Homecomings Financial, LLC (f/k/a Homecomings  
Financial Network, Inc.), its successors and/or assigns  
P.O. Box 100585  
Florence, SC 29501-0585

### FINANCIAL RATING OF INSURANCE COMPANY

The policy must be underwritten by an insurer that holds a Best Insurance Guide rating of Class B III, A II or better; however, a higher rating may be required depending on the loan type. The insurer must be licensed or authorized by law to conduct business in the jurisdiction where the mortgaged premises is located.

### PREPAID PREMIUM

Insurance premium must be prepaid for one year on all purchase transactions. On refinance transactions the policy must have a remaining term of at least 3 months. When the refinance loan is escrowed for insurance, HFN will collect sufficient funds at closing to enable us to pay the renewal premium when due.

### CONDO/PUD

Copy of Master policy required on all condominium and applicable PUD projects.

## Special Requirements -- Closing Agent Must Complete

### Hazard Insurance (Check if applicable)

Name of Agent: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

### Flood Insurance (Check if applicable)

Name of Agent: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

### Windstorm Insurance (Check if applicable)

Name of Agent: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

New Jersey Department of Community Affairs  
Division of Local Government ServicesExhibit 30 Pg 14 of 25 INITIAL TAX  
AUTHORIZATION NOTICE

## TRANSACTION TYPE:

☐ Owner Authorization☐ Mortgage Purchase

## 1. Property Information:

Municipality: SUSSEX

Block:

Lot:

Qualification:

County: SUSSEX

Acct. #:

Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

Owner Name: PERRY GOERNER

Owner Mailing Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

## 2. Mortgagee Information

Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL  
NETWORK, INC.)Address: 9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

Contact:

Phone #: 973-829-1100

Bank Code #:

Loan Number: 047-332935-7

## 3. Servicing Organization Information

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

## 4. Send Duplicate Tax Bill?

Yes ☐

Fee Enclosed \$

## TAX BILL INSTRUCTIONS

## 5. OWNER AUTHORIZATION

(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: \_\_\_\_\_

Type Name: PERRY GOERNER

Date: \_\_\_\_\_

Owner's Signature: \_\_\_\_\_

Type Name: \_\_\_\_\_

Date: \_\_\_\_\_

7. Foreclosure notice request  
(pursuant to N.J.S.A. 54:5-104.48)

This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.

Date: \_\_\_\_\_

Signature of mortgagee representative

Typed Name and Title: \_\_\_\_\_

## 6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above): ☒Tax Processor: ☐ (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

Mortgagee's Authorization:

Signature:

Name:

Title:

## 8. Acknowledgment by Collector:

Date: \_\_\_\_\_

Tax Collector: \_\_\_\_\_

Municipality: \_\_\_\_\_

9. This form prepared on (date) MARCH 30TH, 2007

, by (name),

MOUNCE-CORTEZ

for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
, at (phone) 973-829-1100

Distribution: Original, Tax Collector; copy 1, servicing  
organization; copy 2, owner; copy 3, mortgagee.

983(NJ) (9808) ME-1-10/92

Page 1 of 4 VMP MORTGAGE FORMS - (800)521-7291

MFCDS925 (08/2006) / 047-332935-7



New Jersey Department of Community Affairs  
Division of Local Government ServicesExhibit 30 Pg 15 of 25 INITIAL TAX  
AUTHORIZATION NOTICE

## TRANSACTION TYPE:

☐ Owner Authorization☐ Mortgage Purchase

## 1. Property Information:

Municipality: SUSSEX

Block:

Lot:

County: SUSSEX

Qualification:

Acct. #:

Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

Owner Name: PERRY GOERNER

Owner Mailing Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

## 2. Mortgagee Information

Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL  
NETWORK, INC.)Address: 9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

Contact:

Phone #: 973-829-1100

Bank Code #:

Loan Number: 047-332935-7

## 3. Servicing Organization Information

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

## 4. Send Duplicate Tax Bill?

Yes ☐

Fee Enclosed \$

## TAX BILL INSTRUCTIONS

## 5. OWNER AUTHORIZATION

(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: \_\_\_\_\_

Type Name: PERRY GOERNER

Date: \_\_\_\_\_

Owner's Signature: \_\_\_\_\_

Type Name: \_\_\_\_\_

Date: \_\_\_\_\_

7. Foreclosure notice request  
(pursuant to N.J.S.A. 54:5-104.48)

This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.

Date: \_\_\_\_\_

Signature of mortgage representative

Typed Name and Title: \_\_\_\_\_

## 6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above): ☒Tax Processor: ☐ (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

Mortgagee's Authorization:

Signature:

Name:

Title:

## 8. Acknowledgment by Collector:

Date: \_\_\_\_\_

Tax Collector: \_\_\_\_\_

Municipality: \_\_\_\_\_

9. This form prepared on (date) MARCH 30TH, 2007

, by (name),

MOUNCE-CORTEZ

for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
at (phone) 973-829-1100

Copy 1, Servicing Organization

New Jersey Department of Community Affairs  
Division of Local Government ServicesExhibit 30 Pg 16 of 25 INITIAL TAX  
AUTHORIZATION NOTICE

## TRANSACTION TYPE:

☐ Owner Authorization☐ Mortgage Purchase

## 1. Property Information:

Municipality: SUSSEX

County: SUSSEX

Block:

Lot:

Qualification:

Acct. #:

Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

Owner Name: PERRY GOERNER

Owner Mailing Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

## 2. Mortgagee Information

Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL  
NETWORK, INC.)Address: 9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

Contact:

Phone #: 973-829-1100

Bank Code #:

Loan Number: 047-332935-7

## 3. Servicing Organization Information

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

## 4. Send Duplicate Tax Bill?

Yes ☐

Fee Enclosed \$

## TAX BILL INSTRUCTIONS

## 5. OWNER AUTHORIZATION

(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: \_\_\_\_\_

Type Name: PERRY GOERNER

Date: \_\_\_\_\_

Owner's Signature: \_\_\_\_\_

Type Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 7. Foreclosure notice request

(pursuant to N.J.S.A. 54:5-104.48)

This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.

Date: \_\_\_\_\_

Signature of mortgagee representative

Typed Name and Title: \_\_\_\_\_

## 6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above): ☒Tax Processor: ☐ (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

Mortgagee's Authorization:

Signature:

Name:

Title:

## 8. Acknowledgment by Collector:

Date: \_\_\_\_\_

Tax Collector: \_\_\_\_\_

Municipality: \_\_\_\_\_

9. This form prepared on (date) MARCH 30TH, 2007

, by (name),

MOUNCE-CORTEZ

for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

, at (phone) 973-829-1100

Copy 2, Owner



New Jersey Department of Community Affairs  
Division of Local Government ServicesExhibit 30 Pg 17 of 25 INITIAL TAX  
AUTHORIZATION NOTICE

## TRANSACTION TYPE:

☐ Owner Authorization☐ Mortgage Purchase

## 1. Property Information:

Municipality: SUSSEX

County: SUSSEX

Block:

Lot:

Qualification:

Acct. #:

Property Location: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

Owner Name: PERRY GOERNER

Owner Mailing Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

## 2. Mortgagee Information

## 3. Servicing Organization Information

Name: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL  
NETWORK, INC.)

Name:

Address: 9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

Address:

Contact:

Contact:

Phone #: 973-829-1100

Phone #:

Bank Code #:

Bank Code #:

Loan Number: 047-332935-7

Loan Number:

## 4. Send Duplicate Tax Bill?

Yes ☐

Fee Enclosed \$ \_\_\_\_\_

## TAX BILL INSTRUCTIONS

## 5. OWNER AUTHORIZATION

(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: \_\_\_\_\_

Type Name: PERRY GOERNER

Date: \_\_\_\_\_

Owner's Signature: \_\_\_\_\_

Type Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 7. Foreclosure notice request

(pursuant to N.J.S.A. 54:5-104.48)

This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.

Date: \_\_\_\_\_

Signature of mortgagee representative

Typed Name and Title: \_\_\_\_\_

## 6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above): ☒Tax Processor: ☐ (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

## Mortgagee's Authorization:

Signature:

Name:

Title:

## 8. Acknowledgment by Collector:

Date: \_\_\_\_\_

Tax Collector: \_\_\_\_\_

Municipality: \_\_\_\_\_

9. This form prepared on (date) MARCH 30TH, 2007

, by (name),

MOUNCE-CORTEZ

for (company), HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)

, at (phone) 973-829-1100

Copy 3, Mortgagee

**\*\* IMPORTANT \*\***

**ALL CLOSING AGENTS**

**CLOSED PACKAGES  
MUST BE RETURNED  
BY EXPRESS MAIL OR COURIER  
WITHIN \*48\* HOURS  
OF DISBURSEMENT  
OR A PENALTY WILL  
BE ASSESSED**

**RETURN TO:  
Homecomings Financial**

**One Meridian Crossing, Suite 100 / 03-06-40  
Minneapolis, MN 55423  
ATTN: POST CLOSING**

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ =					
Division of commission (line 700) as follows:					
701. \$	to				
702. \$	to				
703. Commission paid at Settlement					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	%				
802. Loan Discount	%				
803. Appraisal Fee	to Kensington Financial Services, LLC	(P.O.C.) 275.00 Buyer			
804. Credit Report					
805. Lender's Inspection Fee					
806. Mortgage Application Fee	to Kensington Financial Services, LLC				
807. Commitment Fee	to Homecomings Financial Network, LLC	LR	450.00		
808. Broker Fee	to Kensington Financial Services, LLC		665.00		
809. Flood Cert Fee	to First American Flood Data Service	(P.O.C.) 6.00 Buyer	2,821.88		
810. Tax Service Fee	to First American Tax Vendor	(P.O.C.) 60.00 Buyer			
811. Broker Fee from HF to Broker	to Kensington Financial Services, LLC	\$3,695.85 POC by Lender			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	04/04/2007 to 04/01/2007	@ \$ /day	Days	-198.80	
902. Mortgage Insurance Premium for	to				
903. Hazard Insurance Premium for	to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER FOR					
1001. Hazard Insurance	9 mo. @ \$	56.00 /mo	LR	504.00	
1002. Mortgage Insurance	mo. @ \$	/mo			
1003. City Property Tax	mo. @ \$	/mo			
1004. County Property Tax	2 mo. @ \$	499.09 /mo	LR	998.18	
1005. Annual Assessments	mo. @ \$	/mo			
1009. Aggregate Analysis Adjustment	to Homecomings Financial Network, LLC	LR	-611.09	0.00	
1100. TITLE CHARGES					
1101. Settlement or closing fee	to Crescent Lake Settlement Services LLC				
1102. Abstract or title search			375.00		
1103. Title examination					
1104. Title insurance binder					
1105. Document Preparation					
1106. Notary Fees					
1107. Attorney's fees					
(includes above items No:					
1108. Title Insurance	to Fidelity National Title Insurance Company		1,347.00		
(includes above items No:					
1109. Lender's Policy	322,500.00 - 1,002.00				
1110. Owner's Policy					
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees Deed \$	Mortgage \$ 225.00	Release \$ 75.00			
1202. Realty Transfer Fee	Deed \$	Mortgage \$	300.00		
1203. Deed \$	Mortgage \$	Release \$			
1204.	Deed \$	Mortgage \$			
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey					
1302. Pest Inspection					
1303. 2nd Quarter	to Wanatage Township		1,497.27		
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				8,148.44	

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyer's Signature

8757

611

8148.44

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18, U.S. CODE SECTION 1001 AND SECTION 1010.

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT:

DATE:

**A. Settlement Statement**

**B. Type of Loan**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FinHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number 07-1034	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA			5. <input type="checkbox"/> Conv. Ins.		

**C. Note:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "to o.c." were paid outside the closing. Items not shown here for information purposes and are not included in the totals. **WARNING:** It is a crime to knowingly make false statements to the United States or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

**D. NAME OF BORROWER:** Perry Goerner  
**ADDRESS:** 12 Wantage School Road, Sussex

**E. NAME OF SELLER:** N/A  
**ADDRESS:**

**F. NAME OF LENDER:** Homecomings Financial Network, LLC  
**ADDRESS:** 9 Sylvan Way, Suite 310, Parsippany, NJ 07054

**G. PROPERTY ADDRESS:** 12 Wantage School Road, Sussex, NJ 07461  
Borough of Sussex

**H. SETTLEMENT AGENT:** Crescent Lake Settlement Services LLC, Telephone: 516-222-2017 Fax: 516-222-2315  
**PLACE OF SETTLEMENT:** 585 Stewart Avenue, Suite 505, Garden City, NY 11530

**I. SETTLEMENT DATE:**

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
<b>100. GROSS AMOUNT DUE FROM BORROWER</b>		<b>400. GROSS AMOUNT DUE TO SELLER</b>	
101. Contract sales price		401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	8,148.44	403.	
104. Payoff of First Mortgage Loan	178,394.14	404.	
Washington Mutual			
105. Payoff of Second Mortgage Loan	46,310.08	405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	<b>232,852.66</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	
<b>200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER</b>	
201. Deposit or earnest money		501. Excess Deposit (see instructions)	
202. Principal amount of new loans	322,500.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504.	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	<b>322,500.00</b>	<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	
<b>300. CASH AT SETTLEMENT FROM OR TO BORROWER</b>		<b>600. CASH AT SETTLEMENT TO OR FROM SELLER</b>	
301. Gross amount due from borrower (line 120)	232,852.66	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/far borrower (line 220)	322,500.00	602. Less reduction amount due seller (line 520)	
<b>303. CASH TO BORROWER</b>	<b>89,647.34</b>	<b>603. CASH TO SELLER</b>	<b>0.00</b>

**SUBSTITUTE FORM 1099 SELLER STATEMENT:** The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent (Fed. Tax ID No: ) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TIN: \_\_\_\_\_ SELLER(S) SIGNATURE(S): \_\_\_\_\_  
SELLER(S) NEW MAILING ADDRESS: \_\_\_\_\_  
SELLER(S) PHONE NUMBERS: \_\_\_\_\_ (M) \_\_\_\_\_ (W) \_\_\_\_\_

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
<b>700. TOTAL SALES/BROKER'S COMMISSION based on price \$ =</b>			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee	to Kensington Financial Services, LLC		
804. Credit Report	(P.O.C.) 275.00 Buyer		
805. Lender's Inspection Fee			
806. Mortgage Application Fee	to Kensington Financial Services, LLC		
807. Commitment Fee	to Homecomings Financial Network, LLC	450.00	
808. Broker Fee	to Kensington Financial Services, LLC	665.00	
809. Flood Cert Fee	to First American Flood Data Service	2,821.88	
810. Tax Service Fee	to First American Tax Vendor		
811. Broker Fee from HF to Broker	to Kensington Financial Services, LLC		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	04/04/2007 to 04/01/2007 @ \$ /day Days		
902. Mortgage Insurance Premium for		-198.80	
903. Hazard Insurance Premium for			
904.			
905.			
<b>1000. RESERVES DEPOSITED WITH LENDER FOR</b>			
1001. Hazard Insurance	9 mo. @ \$ 58.00 /mo		
1002. Mortgage Insurance	mo. @ \$ /mo	LR	504.00
1003. City Property Tax	mo. @ \$ /mo		
1004. County Property Tax	2 mo. @ \$ 499.09 /mo	LR	998.18
1005. Annual Assessments	mo. @ \$ /mo		
1009. Aggregate Analysis Adjustment	to Homecomings Financial Network, LLC	LR	-811.09
1100. TITLE CHARGES			0.00
1101. Settlement or closing fee	to Crescent Lake Settlement Services LLC		
1102. Abstract or title search			375.00
1103. Title examination			
1104. Title insurance binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No.)			
1108. Title Insurance	to Fidelity National Title Insurance Company		1,347.00
(includes above items No.)			
1109. Lender's Policy	322,500.00 - 1,002.00		
1110. Owner's Policy			
1111.			
1112.			
1113.			
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>			
1201. Recording Fees Deed \$	Mortgage \$ 225.00 ; Release \$ 75.00		
1202. Realty Transfer Fee	Deed \$ ; Mortgage \$	300.00	
1203. Deed \$	Mortgage \$ ; Release \$		
1204.	Deed \$ ; Mortgage \$		
1205.			
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>			
1301. Survey			
1302. Pest inspection			
1303. 2nd Quarter	to Wanatage Township		1,497.27
<b>1400. TOTAL SETTLEMENT CHARGES</b> (enter on lines 103, Section J and 502, Section K)			8,148.44

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Penny Goomer

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18, U.S. CODE SECTION 1001 AND SECTION 1010.

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have signed or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT: \_\_\_\_\_ DATE: \_\_\_\_\_

Case Number:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
LIMITED LIABILITY COMPANY  
9 SYLVAN WAY, SUITE 100  
PARSIPPAN, NJ 07054

**Toll Free Number: 973-829-1100**

Property Address:  
12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE  
END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 1,110.18

mortgage payment for the coming year will be \$ 2810.06 of  
will be for principal and interest and \$ 555.09 will go into your

☐ Your first mortgage payment for the coming year will be \$ \_\_\_\_\_ of which \$ \_\_\_\_\_ will be for principal and interest and \$ \_\_\_\_\_ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.



Borrower:

PERRY GOERNER  
12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

Creditor:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS  
FINANCIAL NETWORK, INC.)  
9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

Loan Number: 047-332935-7

Date: 03/30/2007

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
7.6811%	\$494,922.92	\$316,861.92	\$811,784.84

Your payment schedule will be:

No. of Pmts	Amt. of Pmts	Monthly Pmts Begin	No. of Pmts	Amt. of Pmts	Monthly Pmts Begin	No. of Pmts	Amt. of Pmts	Monthly Pmts Begin
359	2254.97	05/01/2007						
1	2250.61	04/01/2037						

**INSURANCE:** The following insurance is required to obtain credit: \* Property  
You may obtain the insurance from anyone that is acceptable to creditor.

**SECURITY:** You are giving a security interest in real property you already own.  
Property Address: 12 WANTAGE SCHOOL ROAD, SUSSEX, NJ 07461

**LATE CHARGE:** If a payment is more than 15 days late, you will be charged 5 % of the  
overdue payment of principal and interest.

**PREPAYMENT:** If you pay off your loan early, \* You will not have to pay a penalty.  
\* You will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:** Someone buying your property cannot assume the remainder of your loan on the  
original terms.

See your contract documents for any additional information about nonpayment, default, any  
required repayment in full before the scheduled date, and prepayment refunds and penalties.

PERRY GOERNER

DATE

LENDER: HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
9 SYLVAN WAY, SUITE 100  
PARSIPPANY, NJ 07054

DATE: 03/30/2007  
LOAN NO.: 047-332935-7  
TYPE: ADV 30YR NA

BORROWERS: PERRY GOERNER

ADDRESS: 12 WANTAGE SCHOOL ROAD  
CITY/STATE/ZIP: SUSSEX, NJ 07461  
PROPERTY:

You are entering into a transaction that will result in a mortgage on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is MARCH 30TH, 2007 ; or
- (2) The date you received your Truth in Lending disclosures; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage on your home has been cancelled, and we must return to you any money or property you have given us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

#### HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.)  
9 Sylvan Way, Suite 310  
Parsippany, NJ 07054  
FAX: (973) 829-1900

You may use any written statement that is signed and dated by you and states your intention to cancel and/or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of APRIL 3RD, 2007 (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

#### I WISH TO CANCEL

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

The undersigned each acknowledge receipt of two copies of NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

PERRY GOERNER

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_



Date: MARCH 30TH, 2007

Loan Number: 047-332935-7

Borrower: PERRY GOERNER

Property Address: 12 WANTAGE SCHOOL ROAD  
SUSSEX, NJ 07461

### TAX CERTIFICATE

#### INSTRUCTIONS TO CLOSING AGENT OR ATTORNEY:

Please verify all information on this form and make any necessary corrections below. Obtain and pay any bills which are past due, currently due, or, if available, which will be due within the next 60 days following the date of loan closing.

Verify the appropriate sections for each type of tax that HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) will receive as a separate tax statement.

Enter the name and address of the taxing authority. If a combination of taxes are on the same statement, please show which taxes are combined (e.g. City and School).

NAME & ADDRESS OF TAXING AUTHORITY	LAST DUE DATE PAID	AMOUNT LAST PAID	NEXT DUE DATE (PAYABLE WITHOUT PENALTY)	AMOUNT NEXT DUE (ESTIMATE IF NECESSARY)
COUNTY	05/02/2007	1,497.27	08/01/2007	1,497.27
CITY				
TOWN				
SCHOOL				
SPECIAL ASSESSMENT				
OTHER				

Tax I.D. Number: APN #1: BLOCK: 43 LOT: 7.18  
APN #2:

County: SUSSEX

#### Legal Description:

Legal description attached hereto and made a part hereof

I have reviewed the above information and have made any necessary corrections.

\_\_\_\_\_  
Closing Agent/Attorney

\_\_\_\_\_  
Date